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Athens, Georgia 30606
September 18, 2019

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SEP 23 2019

JAMES N. HATTEN, Clerk
Deputy Clerk

By:

U.S. District Court, Northern District of Georgia
75 Ted Turner Drive SW
Atlanta, Georgia 30303

To: Justices of the Court

From Bert O. Richmond

I have learned recently that I am one of the persons whose records held by Equifax were hacked and presumably available to anyone who gains access to the results of this hacking. I was provided information that I (and my wife, Kay Richmond) each might file to receive \$125.00 from Equifax because of their failure to protect our credit records.

Both my wife and I filed the appropriate claims for this reimbursement from Equifax but were quickly then informed that we must have had a credit monitoring service in order to claim this meager recompense for their failure to protect our records. The irony of their request is baffling. Equifax and the other so-called credit reporting corporations obtain our credit information without written consent and then when they fail to protect information about our credit they claim they have no responsibility for maintaining privacy of our information because we did not monitor our credit through another credit monitoring service. These corporations accumulate billions of dollars from the credit records of millions of Georgians and others yet they have no responsibility for monitoring and maintaining the privacy of our credit record information?

To add to this irony in our case, we have had our records frozen for many years, are far past 65 years of age, and have had no loans for many years. Perhaps irony is not the appropriate word to use in this instance but malfeasance on the part of Equifax seems more relevant in describing their lack of concern for the millions of persons whose records they co-opt to make—in my opinion—unearned profits.

We request that you consider this entire matter of Equifax, their failure to monitor records appropriately, and their opportunistic efforts to blame the victim for their failure to provide protection for all of our credit records.

Thank you for your willingness to consider this important issue for many Georgians as well as for other victims throughout the U.S.

Bert O. Richmond
Kay Richmond

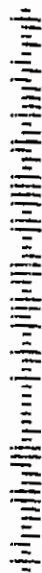
ATTENTION
WI 532
20 SEP '19
FN 7 L



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FOREVER

US District Court the W. District of GA
75 Ted Turner Dr. NW Ste 2011
Atlanta GA 30303
Re: Equifax Breach Settlement

30303-331861



Ms. Heidi Wilhelm
1525 Longview St.
Madison, WI 53704